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United States Bankruptcy Court Eastern District of Pennsylvania

In re: Maura Kane Debtor Case No. 20-12779-elf Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2 User: Keith Page 1 of 2 Date Rcvd: Jul 08, 2020 Form ID: 3091 Total Noticed: 38

Notice by first Jul 10, 2020.	class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
db	+Maura Kane, 419 Rutgers Court, Bensalem, PA 19020-8202
14514446 14514447	+Bensalem Village Condo, 200 Mt. Vernon Circle, Bensalem, PA 19020-8205 +Bensalem Village Condo Association, c/o Clemons, Richter and Reiss, 2003 S. Easton Road, STE 300, Doylestown, PA 18901-7100
14514448 14514454	+Bucks County Water and Sewer Authority, PO Box 3895, Lancaster, PA 17604-3895 +CCP Bucks, 55 East Court Street, case no. 2019-05817, Doylestown, PA 18901-4318
14514453 14514449	+CCP Bucks, 55 East Court Street, case number 2019-05773, Doylestown, PA 18901-4318 +Capl/Justice, Capital One Retail Srvs/Attn: Bankruptcy, Po Box 30258,
14514461	Salt Lake City, UT 84130-0258 +Eastern Revenue Inc, Attn: Bankruptcy, 601 Dresher Rd. Suite 301, Horsham, PA 19044-2238
14514466	+Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine Ste 100, San Diego, CA 92108-3007
14514469	+PNC Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101-4982
14514468	+Phelan, Hallian, Diamond & Jones LLP, One Penn Ctr at Suburban Station, 1617 JFK Blvd, STE 1400, Philadelphia, PA 19103-1814
14514470	+Shellpoint Mortgage Servicing, Attn: Bankruptcy, Po Box 10826, Greenville, SC 29603-0826
14517065	+Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
Notice by elect	cronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty	E-mail/Text: mccrystallaw@gmail.com Jul 09 2020 05:04:19 MICHAEL J. MCCRYSTAL, 151 Main Street, Suite A, Emmaus, PA 18049
tr	+E-mail/Text: bncnotice@ph13trustee.com Jul 09 2020 05:05:44 WILLIAM C. MILLER, Esq., Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229
smg	E-mail/Text: megan.harper@phila.gov Jul 09 2020 05:05:28 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
	Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICEl@state.pa.us Jul 09 2020 05:04:52 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
	Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 09 2020 05:05:16 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Jul 09 2020 05:05:01 United States Trustee, Office of the U.S. Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908
14514445	+EDI: BANKAMER.COM Jul 09 2020 08:53:00 Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
14514450	+EDI: CAPITALONE.COM Jul 09 2020 08:53:00 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14517934	+EDI: AIS.COM Jul 09 2020 08:53:00
14514452	+E-mail/Text: bankruptcy@cavps.com Jul 09 2020 05:05:14 Cavalry Portfolio Services, 500 Summit Lake, Suite 400, Valhalla, NY 10595-2322
14515137	+E-mail/Text: bankruptcy@cavps.com Jul 09 2020 05:05:14 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14514457	+EDI: WFNNB.COM Jul 09 2020 08:53:00 Comenity Bank/Ann Taylor, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14514458	+EDI: WFNNB.COM Jul 09 2020 08:53:00 Comenitybank/New York, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14514459	+EDI: WFNNB.COM Jul 09 2020 08:53:00 Comenitycapital/modell, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14517517	EDI: DISCOVER.COM Jul 09 2020 08:53:00 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14514460	+EDI: DISCOVER.COM Jul 09 2020 08:53:00 Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
	+EDI: BLUESTEM Jul 09 2020 08:53:00 Fingerhut, Attn: Bankruptcy, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
14514463	+EDI: AMINFOFP.COM Jul 09 2020 08:53:00 First PREMIER Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
14514455	EDI: JPMORGANCHASE Jul 09 2020 08:53:00 Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
14514465	+E-mail/Text: bncnotices@becket-lee.com Jul 09 2020 05:04:30 Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
14514467	E-mail/Text: bankruptcygroup@peco-energy.com Jul 09 2020 05:04:33 PECO, attn.: Payment Processing/Bk Dept., PO Box 37629, Philadelphia, PA 19101-0629
14514471	+EDI: RMSC.COM Jul 09 2020 08:53:00 Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14514472	E-mail/Text: tidewaterlegalebn@twcs.com Jul 09 2020 05:04:30 Tidewater Finance Co, Attn: Bankruptcy, 6520 Indian River Rd, Virginia Beach, VA 23464
14514473	EDI: TFSR.COM Jul 09 2020 08:53:00 Toyota Financial Services, Attn: Bankruptcy, Po Box 8026, Cedar Rapids, IA 52409
14514475	+EDI: WFFC.COM Jul 09 2020 08:53:00 Wells Fargo/Preferred, Attn: Bankruptcy, Pob 10438 Mac F8235-02f, Des Moines, IA 50306-0438
	TOTAL: 25

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Date Royd: Jul 08, 2020

TOTAL: 5

District/off: 0313-2 Form ID: 309I Total Noticed: 38 ***** BYPASSED RECIPIENTS (continued) ***** ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) ***** +WILLIAM C. MILLER, Esq., Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA:
+Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
+First PREMIER Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524 aty* 14514451* +First PREMIER Bank, Attn: Bankruptcy, Po Box 5524, ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 14514464* 14514456* 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774 (address filed with court: Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850) ++TOYOTA MOTOR CREDIT CORPORATION, 14514474* PO BOX 8026, CEDAR RAPIDS IA 52408-8026 (address filed with court: Toyota Financial Services, Attn: Bankruptcy, Po Box 8026, Cedar Rapids, IA 52409) TOTALS: 0, * 5, ## 0 Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.

USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

User: Keith

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank, P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 10, 2020 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 7, 2020 at the address(es) listed below:

MICHAEL J. MCCRYSTAL on behalf of Debtor Maura Kane mccrystallaw@gmail.com,

sueparalegal@gmail.com REBECCA ANN SOLARZ on behalf of Creditor Newrez LLC D/B/A Shellpoint Mortgage Servicing bkgroup@kmllawgroup.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com,

philaecf@gmail.com

WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

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Information to identify the case:						
Debtor 1	Maura Kane	Social Security number or ITIN xxx-xx-4566				
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	EIN				
	·	Social Security number or ITIN				
	First Name Middle Name Last Name	EIN				
United States Bankruptcy Court Eastern District of Pennsylvania		Date case filed for chapter 13 6/25/20				
Case number: 2	0–12779–elf					

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Maura Kane	
2.	All other names used in the last 8 years		
3.	Address	419 Rutgers Court Bensalem, PA 19020	
	Dalutania attannas	MICHAEL J. MCCRYSTAL	Contact phone (610) 262-7873
4.	Name and address	151 Main Street Suite A Emmaus, PA 18049	Email: mccrystallaw@gmail.com
5.	Bankruptcy trustee Name and address	WILLIAM C. MILLER, Esq.	Contact phone 215–627–1377
		Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Email: ecfemails@ph13trustee.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.		Hours open:
		900 Market Street Suite 400 Philadelphia, PA 19107	Philadelphia Office — 8:30 A.M. to 5:00 P.M; Reading Office — 8:00 A.M. to 4:30 P.M.
			Contact phone (215)408–2800
			Date: 7/8/20

For more information, see page 2

Debtor Maura Kane Case number 20–12779–elf

			1	
De be cas Cre	eeting of creditors betors must attend the meeting to questioned under oath. In a joint se, both spouses must attend. editors may attend, but are not quired to do so.	August 5, 2020 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: The Mtg of Creditors will be conducted, via telephonic conference.All interested, parties shall contact the Trustee, for connection details	
8. D e	Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 10/4/20	
red		You must file: • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or		
		a complaint if you want to have a particular debt excepted from ounder 11 U.S.C. § 523(a)(2) or (4).	discharge	
		Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 9/3/20	
		Deadline for governmental units to file a proof of claim:	Filing deadline: 12/22/20	
		Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors	
9. Fil	ling of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$200.00 The hearing on confirmation will be held on: 8/18/20 at 10:00 AM, Location: Courtroom #1, 900 Market Street,	·	
	Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.	you may file a motion asking the court to United States bankruptcy law if you have any	
	Filing a chapter 13 pankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.		
12. E	Exempt property	The law allows debtors to keep certain property as exempt. Fully exto creditors, even if the case is converted to chapter 7. Debtors mus You may inspect that list at the bankruptcy clerk's office or online at does not authorize an exemption that debtors claimed, you may file	st file a list of property claimed as exempt. t <u>www.pacer.gov</u> . If you believe that the law	
13. D	Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debt However, unless the court orders otherwise, the debts will not be di are made. A discharge means that creditors may never try to collec as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in the you believe that the debtors are not entitled to a discharge of any of must file a motion by the deadline.	ischarged until all payments under the plan it the debt from the debtors personally except ted from discharge under 11 U.S.C. § he bankruptcy clerk's office by the deadline. If	